

### **AMENDMENTS TO THE CLAIMS**

1. (Currently Amended) A home banking method comprising:  
reading and encoding coded information on a card;  
transmitting the encoded information to a system connected to a remote computer network;  
inputting a secret number after receiving an indication that access to the system through the remote computer network has been allowed;  
encoding the secret number and transmitting the encoded secret number to the system;  
changing a user's ~~the~~ secret number to a new secret number after the transmitted encoded secret number has been determined to be identical to a previously registered secret number in the system, the step of changing the secret number to the new secret number including:  
encoding and transmitting the new secret number to the system, and  
registering the new secret number in the system;  
requesting a user's home banking service transaction;  
displaying a result of the user's home banking service transaction result;  
confirming the result of the user's home banking service transaction result; and  
writing a the result of the user's home banking service transaction result on the card as encoded information.

2-3. (Cancelled)

4. (Currently Amended) The home banking method of claim 1, wherein the step of changing ~~a-the user's secret number to the new secret number further includes:~~

confirming the change to the new secret number by the user.

5. (New) The home banking method of claim 1, wherein the step of changing the secret number to the new secret number further includes entering the new secret number by the user via a computer remote from the system.

6. (New) The home banking method of claim 5, wherein the computer resides at the user's home.

7. (New) The home banking method of claim 5, wherein the step of encoding and transmitting the new secret number to the system includes:

encoding the new secret number by a portable card interface device plugged into the computer; and

transmitting the new secret number from the computer to the system.

8. (New) The home banking method of claim 7, wherein the step of writing the result of the user's home banking service transaction on the card includes:

receiving the result of the user's home banking service transaction from the system by the computer;

encoding the result of the user's home banking service transaction by the portable card interface device;

writing the encoded result of the user's home banking service transaction on the card by the portable card interface device.

9. (New) A home banking method comprising:

plugging a portable card interface device into a computer at a user's side remote to a banking system;

reading and encoding coded information on a card by the portable card interface device;

transmitting the encoded information from the computer to the banking system via a remote computer network;

inputting a secret number after receiving an indication that access to the baking system has been allowed;

encoding the secret number by the portable card interface device and transmitting the encoded secret number from the computer to the banking system; and

changing the secret number to a new secret number after the transmitted encoded secret number has been determined to be identical to a previously registered secret number in the banking system, the step of changing the secret number to the new secret number including:

encoding and transmitting the new secret number to the banking system, and  
registering the new secret number in the banking system.

10. (New) The home banking method of claim 9, wherein the step of changing the secret number to the new secret number further includes entering the new secret number by the user via the computer.

11. (New) The home banking method of claim 9, wherein the step of encoding and transmitting the new secret number to the banking system includes:

encoding the new secret number by the portable card interface device, and  
transmitting the new secret number from the computer to the banking system.

12. (New) The home banking method of claim 9, further comprising:  
requesting a user's home banking service transaction;  
displaying a result of the user's home banking service transaction;  
confirming the result of the user's home banking service transaction; and  
writing the result of the user's home banking service transaction on the card as encoded information.

13. (New) The home banking method of claim 12, wherein the step of writing the result of the user's home banking service transaction on the card includes:

receiving the result of the user's home banking service transaction from the banking system by the computer;  
encoding the result of the user's home banking service transaction by the portable card interface device;

writing the encoded result of the user's home banking service transaction on the card by the portable card interface device.

14. (New) The home banking method of claim 9, wherein the computer resides at the user's home.